

**Information to identify the case:**

Debtor 1	<b>Douglas A. Bankes</b>	Social Security number or ITIN	xxx-xx-3112
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-29910-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Douglas A. Bankes  
fdba East Coast Auto Exchange

2/14/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Douglas A. Bankes  
DebtorCase No. 19-29910-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 39

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db  
518523891 +Douglas A. Bankes, 425-A Peltoma Road, Haddonfield, NJ 08033-3951  
518523893 +Advance Service Group, 1430 Broadway No. 402, New York, NY 10018-3371  
+Benjamin D. Schwartz, Schwartz & Stafford, P.A., 8625 Crown Crescent Court, Suite 110,  
Charlotte, NC 28227-6794  
518523894 +Best Buy/Cbna, P.O. Box 6189, Sioux Falls, SD 57117-6189  
518523897 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
518523902 +Delaney's Auto Sales, 108 Broadway, Westville, NJ 08093-1120  
518523903 +In Advance, 1450 Broadway Suite 802, New York, NY 10018-2282  
518523904 +J. Fine Law Group, P.C., 1628 John F. Kennedy Blvd Suite 2120, Philadelphia, PA 19103-2105  
518523905 +James E. Franklin, II, Esquire, Youngblood Franklin Sampoli & Coombs,  
1201 New Road Suite 230, Linwood, NJ 08221-1154  
518523906 +Jefferson University Physicians, P.O. Box 48023, Newark, NJ 07101-4823  
518523907 +John Hartley, Esquire, 20 N. 3rd Street, Philadelphia, PA 19106-2118  
518523908 +Jonathan L. Bender, Bender Commercial Collection Law, 385 Kings Highway North,  
Cherry Hill, NJ 08034-1013  
518523910 +Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485  
518523911 +Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806  
518523912 +Nationstar/mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
518523914 +New City Funding Corp., 146 South Liberty Dr. Unit 11B, P.O. Box 121,  
Stony Point, NY 10980-0121  
518523915 +NextGear Capital, 1320 City Center Drive, Suite 100A, Carmel, IN 46032-3815  
518523916 +RDM Capital Funding LLC, 777 Passaic Ave, Suite 375, Clifton, NJ 07012-1804  
518523917 +Ryan Bogos, 1116 Seagull Ln, Cherry Hill, NJ 08003-3113  
518523918 +Samuel Rappaport Family Partnership, 3350 Centre Square East, 1500 Market Street,  
Philadelphia, PA 19102-2100  
518523920 +Sirin Lesser & Benson, 102 Browning Lane Building C, Cherry Hill, NJ 08003-3195  
518523924 +Thrift Investment Corporation, 720 King Georges Post Road, Fords, NJ 08863-1985  
518523926 +Westlake Flooring Services, 4751 Wilshire Blvd., Ste 100, Los Angeles, CA 90010-3847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 23:14:13 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 14 2020 23:14:12 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518523892 +EDI: ACBK.COM Feb 15 2020 04:13:00 American Credit Acceptance, 961 East Main Street,  
Spartanburg, SC 29302-2185  
518523895 +E-mail/Text: DDBankruptcy@parfunding.com Feb 14 2020 23:14:00 Brian H. Smith, Esquire,  
20 N. 3rd Street, Philadelphia, PA 19106-2118  
518523898 +EDI: COMCASTCBLCENT Feb 15 2020 04:13:00 Comcast, P.O. Box 3006,  
Southeastern, PA 19398-3006  
518523899 +EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenitycb/bjsclub, Po Box 182120,  
Columbus, OH 43218-2120  
518523900 +E-mail/Text: ddbankruptcy@parfunding.com Feb 14 2020 23:14:29  
Complete Business Solutions Group, 141 N. Second Street, Philadelphia, PA 19106-2009  
518523901 +EDI: CCS.COM Feb 15 2020 04:13:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679  
518523909 +EDI: CHASE.COM Feb 15 2020 04:13:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369  
518523913 +EDI: NFCU.COM Feb 15 2020 04:13:00 Navy Federal Cr Union, Po Box 3700,  
Merrifield, VA 22119-3700  
518523921 +EDI: RMSC.COM Feb 15 2020 04:13:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001  
518526609 +EDI: RMSC.COM Feb 15 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518523922 +EDI: TDBANKNORTH.COM Feb 15 2020 04:13:00 Td Bank N.a., 32 Chestnut Street,  
Lewiston, ME 04240  
518523896 E-mail/Text: Collections@bmtc.com Feb 14 2020 23:13:58 Bryn Mawr Trust, 801 Lancaster Ave,  
Bryn Mawr, PA 19010  
518523923 +EDI: CITICORP.COM Feb 15 2020 04:13:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
518523925 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 14 2020 23:14:12  
Westlake Financial Services, 4751 Wilshire Blvd #100, Los Angeles, CA 90010-3847  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518523919 ##+Signal Auto Broker, 1211 Hartford Turnpike, Vernon, CT 06066-4551

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 39

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Charles M. Izzo on behalf of Trustee Douglas S. Stanger cminj2001@yahoo.com,  
izzocr79754@notify.bestcase.com  
Charles M. Izzo on behalf of Debtor Douglas A. Bankes cminj2001@yahoo.com,  
izzocr79754@notify.bestcase.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6